

EXHIBIT A



6010 Preston Lane | New Berlin, WI 53151 | www.wittactuarialservices.com
p 414.525.8212 | f 414.433.1864 | scottwitt@wittactuarialservices.com

Scott J. Witt, FSA, MAAA

Curriculum Vitae

- I have 25+ years of experience as an actuary in the insurance industry, including 10 working for Northwestern Mutual and 15+ years as a fee-only insurance advisor.
- I maintain the highest actuarial designations, FSA (Fellow of the Society of Actuaries) and MAAA (Member of the American Academy of Actuaries).
- I am a Financial Services Affiliate member of the National Association of Personal Financial Advisors (NAPFA).
- I have an M.S. in Statistics (Oregon State, 1994). I have a B.S. in Mathematics (Montana Tech, 1993) and a B.S. in Computer Science (Montana Tech, 1993).
- I am licensed to engage in the business of insurance in the state of Wisconsin, License Number 2510744.
- I have completed the Series 65 examination administered by FINRA (Financial Industry Regulatory Authority).
- I am a frequent speaker on the topic of life insurance.
- I am quoted frequently in local, regional, and national publications, including the *Wall Street Journal*, *Investment News*, *Investment Advisor*, *San Francisco Chronicle*, *InsWeb*, *Smart Money*, *Financial Advisor*, *Dow Jones*, *Chicago Tribune*, and *BizTimes*, among others.
- Here are the articles that I have had published in the last 10 years:

A Critical Review of Indexed Universal Life, *The Insurance Forum*, April 2020

- Here are the newsletters over the last 10 years that I have distributed:
 - Cash Value Policyholders: Are You Living in Lake Wobegon?, *At Witt's End*, June 2011
 - Are You Unintentionally Boosting Insurance Company Profits?, *At Witt's End*, September 2013



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- When Does Fee-Only Insurance Advice Make Sense?, *At Witt's End*, April 2014
- Complexity and Confusion – Don't Let Them Knock You Out!, *At Witt's End*, May 2014
- Illustration Games: Unrealistic Mortality Rates, website commentary, September 2014
- Illustration Games: Immortality Rates, website commentary, September 2014
- Are Your Clients' Interests Aligned With Those of Their Insurance Company?, website commentary, September 2014
- A Review of Recent Literature on Shadow or Captive Reinsurance Arrangements, website commentary, September 2014
- The Myth of the Hot Shooting Hand Is No Myth After All!, website commentary, September 2015
- Say It Ain't So TIAA, website commentary, August 2019
- Pension Maximization to the Max!, *At Witt's End*, October 2019
- Additional Indexed Universal Life Commentary - \$250 IUL Charity Challenge, website commentary, May 2020
- My website, www.wittactuarialservices.com, also contains numerous issue briefs and articles regarding various insurance-related topics.
- Cases with Expert Testimony:
 - 2017, Barbara Larson, Individually and On Behalf of All Others Similarly Situated, Plaintiff, vs. John Hancock Life Insurance Company, Defendant, Case No. RG16813803, Superior Court for the State of California, County of Alameda. Plaintiff's expert. Case involved dispute over cost of insurance rates with respect to contractual language.
 - 2017, Kerin K. Peterson, Petitioner and Scott W. Peterson, Respondent, Case No. 14-FA-567, State of Wisconsin, Circuit Court, Dane County. Respondent's expert. Case involved determining appraisal value for divorce proceedings.



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- 2018, Michael Vogt, Individually and On Behalf of All Others Similar Situated, Plaintiff, vs. State Farm Life Insurance Company, Defendant, Case No. 2:16-cv-04170-NKL, U.S. District Court, Western District of Missouri, Central Division. Plaintiff's expert. Case involved dispute over cost of insurance rates with respect to contractual language.
 - 2018, John J. and Bonnie L. Bernadowski v. Ameriprise Financial, Inc., Ameriprise Financial Services, Inc., RiverSource Life Insurance Co., and Daniel S. Henderson, Case No. GD 01-008101, Court of Common Pleas, Allegheny County, Pennsylvania. Plaintiffs' expert. Case involved dispute over the purchase of a variable annuity and surrounding marketing materials.
 - 2018, Frederick D. Taylor, On Behalf of All Others Similar Situated, Plaintiff, vs. Midland National Life Insurance Company, Defendant, Case No. 4:16-cv-140-SMR-HCA, U.S. District Court, Southern District of Iowa, Central Division. Plaintiff's expert. Case involved dispute over risk rates with respect to contractual language.
 - 2020, Roy C. Spegele, Individually and On Behalf of All Others Similarly Situated, Plaintiff, vs. USAA Life Insurance Company, Defendant, Case No. 5:17-CV-967-OLG, U.S. District Court, Western District of Texas, San Antonio Division. Plaintiff's expert. Case involved dispute over cost of insurance rates with respect to contractual language.
 - 2021, Elizabeth A. Bally, Individually and On Behalf of All Others Similarly Situated, Plaintiff, vs. State Farm Life Insurance Company, Defendant, Case No. 3:18-cv-04954-CRB, U.S. District Court, Northern District of California, San Francisco Division. Plaintiff's expert. Case involved dispute over cost of insurance rates with respect to contractual language.
- Compensation
 - Hourly fee of \$450 except for sworn testimony (deposition or trial), which is \$550 per hour
 - Reimbursement for travel expenses (plus travel time billed customarily at \$225 per hour unless other arrangements made)
 - Outcome of case has no bearing on compensation

